

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
WESTERN DIVISION**

In re: FLOWERS, MYRNA E

§ Case No. 06-71146

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Debtor(s)

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**NOTICE OF TRUSTEE'S FINAL REPORT AND
APPLICATIONS FOR COMPENSATION
AND DEADLINE TO OBJECT (NFR)**

Pursuant to Fed. R. Bankr. P.2002(a)(6) and 2002(f)(8), please take notice that BERNARD J. NATALE, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

Clerk of The U S Bankruptcy Court
211 South Court Street
Rockford IL 61101

Any person wishing to object to any fee application that has not already been approved or to the Final Report, must file a written objection within 21 days from the mailing of this notice, serve a copy of the objections upon the trustee, any party whose application is being challenged and the United States Trustee. A hearing on the fee applications and any objection to the Final Report will be held at 09:30am on 04/27/2011 in Courtroom 115, United States Courthouse, 211 South Court Street
Rockford IL 61101.

If no objections are filed, upon entry of an order on the fee applications, the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

Dated: 03/21/2011

By: /s/BERNARD J. NATALE

Trustee

BERNARD J. NATALE
6833 STALTER DRIVE
SUITE 201
ROCKFORD, IL 61108
(815) 964-4700
natalelaw@bjnatalelaw.com

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
WESTERN DIVISION

In re: FLOWERS, MYRNA E

§ Case No. 06-71146

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Debtor(s)

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SUMMARY OF TRUSTEE'S FINAL REPORT
AND APPLICATIONS FOR COMPENSATION

The Final Report shows receipts of \$ 11,030.74
and approved disbursements of \$ 269.14
leaving a balance on hand of ¹ \$ 10,761.60

Balance on hand: \$ 10,761.60

Claims of secured creditors will be paid as follows:

Claim No.	Claimant	Claim Asserted	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None					

Total to be paid to secured creditors: \$ 0.00

Remaining balance: \$ 10,761.60

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee, Fees - BERNARD J. NATALE	1,853.07	0.00	1,628.62
Attorney for Trustee, Fees - BERNARD J. NATALE, LTD.	10,291.25	0.00	9,044.73
Attorney for Trustee, Expenses - BERNARD J. NATALE, LTD.	100.41	0.00	88.25

Total to be paid for chapter 7 administration expenses: \$ 10,761.60

Remaining balance: \$ 0.00

****THIS IS AN INSOLVENT ESTATE AND ADMINISTRATIVE CLAIM ARE BEING PAID AT 87.89%.**

THE DEBTOR WAS DENIED A DISCHARGE IN THIS MATTER.

¹The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

Applications for prior chapter fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
None			

Total to be paid for prior chapter administrative expenses: \$ 0.00

Remaining balance: \$ 0.00

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for priority claims: \$ 0.00

Remaining balance: \$ 0.00

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 24,640.28 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
1	Capital Recovery One	1,145.24	0.00	0.00
2	Capital Recovery II	4,335.40	0.00	0.00
3	Chase Bank USA, N.A.	19,159.64	0.00	0.00

Total to be paid for timely general unsecured claims: \$ 0.00

Remaining balance: \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for tardy general unsecured claims: \$ 0.00

Remaining balance: \$ 0.00

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for subordinated claims: \$ 0.00

Remaining balance: \$ 0.00

Prepared By: /s/BERNARD J. NATALE
Bernard J Natale, Trustee

BERNARD J. NATALE
6833 STALTER DRIVE
SUITE 201
ROCKFORD, IL 61108
(815) 964-4700
natalelaw@bjnatalelaw.com

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

Certificate of Service Page 6 of 7
 United States Bankruptcy Court
 Northern District of Illinois

In re:
 Myrna E Flowers
 Debtor

Case No. 06-71146-MB
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0752-3

User: cbachman
 Form ID: pdf006

Page 1 of 2
 Total Noticed: 27

Date Rcvd: Apr 05, 2011

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 07, 2011.

db	+Myrna E Flowers,	15820 Nelson Road,	Woodstock, IL 60098-9524
aty	+Richard T Jones,	138 Cass Street,	Woodstock, IL 60098-3254
tr	+Bernard J Natale,	Bernard J. Natale, Ltd.,	6833 Stalter Drive, Suite 201,
		Rockford, IL 61108-2582	
10800281	AT&T Universal Card,	Post Office Box 8029,	S. Hackensack, NJ 07606-8029
14325110	+Andrew J Nelson,	Pierce & Associates P C,	1 North Dearborn, Suite 1300,
		Chicago, IL 60602-4373	
10800283	+CB USA Sears,	Post Office Box 6189,	Sioux Falls, SD 57117-6189
14361508	CHASE BANK USA, NA,	PO BOX 15145,	WILMINGTON, DE 19850-5145
10800282	Capital One,	1957 Westmoreland Road,	Post Office Box 26094, Richmond, VA 23260-6094
11293701	+Chase Bank USA, N.A.,	PO Box 15145,	Wilmington, DE 19850-5145
10800286	Citibank,	c/o Academy Collection Service,	10965 Decatur Road, Philadelphia, PA 19154-3210
10800287	Citicard,	Post Office Box 6077,	Sioux Falls, SD 57117-6077
10800288	+Egbert Flowers,	15816 Nelson Road,	Woodstock, Illinois 60098-9524
10800292	+GE Money Bank/Home Design,	c/o Encore,	400 N. Rogers Rd., Box 3330, Olathe, KS 66062-1212
10800293	+Karen Lavin,	Bruning & Associates,	333 Commerce Drive, #900,
		Crystal Lake, Illinois 60014-3528	
10800294	MBNA,	Post Office Box 15026,	Wilmington, DE 19850-5026
10800295	+Michling, Hoffman Vinton, et al,	101 N. Throop Street,	Woodstock, Illinois 60098-3248
10800296	+Sams Club,	c/o NCC Business Services,	3733 University Blvd., #300,
		Jacksonville, FL 32217-2103	
10800298	Select Portfolio Servicing,	Post Office Box 551170,	Jacksonville, FL 32255-1170
10800299	Target National Bank,	Post Office Box 59317,	Minneapolis, MN 55459-0317

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

12650170	+E-mail/PDF: rmscedi@recoverycorp.com	Apr 06 2011 00:01:40	Capital Recovery II,
			25 SE 2nd Avenue, Suite 1120, Miami, FL 33131-1605
12391760	+E-mail/PDF: rmscedi@recoverycorp.com	Apr 06 2011 00:01:40	Capital Recovery One,
			25 SE 2nd Ave Ste 1120, Miami, FL 33131-1605
10800290	E-mail/PDF: gecsed@recoverycorp.com	Apr 06 2011 00:01:39	Exxon/Mobil,
			Post Office Box 103031, Roswell, Georgia 30076
11263200	E-mail/PDF: gecsed@recoverycorp.com	Apr 06 2011 00:01:39	GE Consumer Finance,
			For GE Money Bank, dba HOME DESIGN/GEMB, PO Box 960061, Orlando FL 32896-0661
10800291	E-mail/PDF: gecsed@recoverycorp.com	Apr 06 2011 00:01:39	GE Money Bank, Home Design/GEMB,
			post Office Box 981127, El Paso, TX 79998-1127
12390226	E-mail/PDF: rmscedi@recoverycorp.com	Apr 06 2011 00:01:40	Recovery Management Systems Corporation,
			25 S.E. 2nd Avenue, Suite 1120,
			Miami, FL 33131-1605
11263197	+E-mail/PDF: rmscedi@recoverycorp.com	Apr 06 2011 00:01:40	Recovery Management Systems Corporation,
			For GE Money Bank, dba Sam's Club,
			25 SE 2nd Ave Ste 1120, Miami FL 33131-1605
10800297	+E-mail/PDF: gecsed@recoverycorp.com	Apr 06 2011 00:01:39	Sams Club, Post Office Box 105980,
			Dept. 77, Atlanta, GA 30353-5980

TOTAL: 8

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

aty*	+Bernard J Natale,	Bernard J. Natale, Ltd.,	6833 Stalter Drive, Suite 201,
		Rockford, IL 61108-2582	
10800289*	+Egbert Flowers,	15816 Nelson Road,	Woodstock, Illinois 60098-9524
10800284	##Chase Card Service,	Post Office Box 15129,	Wilmington, DE 19850-5129
10800285	##Citibank,	Post Office Box 45220,	Jacksonville, FL 32232-5220

TOTALS: 0, * 2, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 0752-3

User: cbachman
Form ID: pdf006

Page 2 of 2
Total Noticed: 27

Date Rcvd: Apr 05, 2011

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 07, 2011

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.